

WORKING WELLNESS



APRIL 2009

At home and at work, good health starts with you.

HEALTH INSURANCE SURVEY: Q&A

2ND INSTALLMENT

Question # 10: Are there any services that you feel need to be covered that are not currently covered?

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- Physical therapy, speech therapy, occupational therapy
 - More chiropractic/massage therapist appointments
 - Orthodontics
 - Well care visits, wellness program, yearly check-ups
 - Gastric bypass
 - Spinal decompression therapy
 - Diabetic supplies
 - Hearing aids
 - Acupuncture
- 

Answer: Benefits, covered or not covered, are reviewed annually during the County's budget preparation. With that said, no insurance can cover every form of service that a doctor may provide or prescribe. The goal is to strive to maintain the health and well-being of every health insurance participant while at the same time strive to sustain and preserve our plan's capability to fund the claims for services that are considered medically necessary.

- **Physical therapy, speech therapy, occupational therapy:** Physical Therapy (or Physiotherapy) and Speech Therapy are covered though the benefits may be limited or require proof of medical necessity for continued therapy. Please refer to Page 22 of the Employee Health Plan document. Occupational therapy is excluded, per Page 29 of the Employee Health Plan document. However, occupational therapy prescribed by a physician that is *not* related to an injury or illness sustained at work is reviewed on a case-by-case basis. Keys Physician-Hospital Alliance (KPHA) should be contacted as they assist the Plan with determining medical necessity for any therapy prescribed.
- **More chiropractic/massage therapist appointments:** The current Employee Health Plan document effective 01/01/07 limits manipulative therapies/massage to 12 visits per calendar year, as a combined benefit, per Page 22. The 12 visit limitation actually dates back to 01/01/2004 when the Monroe County BOCC took measures to ensure the solvency of the Plan.
- **Orthodontics:** are a benefit covered under the voluntary dental plan. Under the dental plan, this benefit is limited to dependent child enrollees under age 25.

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- Well care visits, wellness program, yearly check-ups: Well Child Care is mandated by the State. Wellness benefits for adults were first added to the Plan on 10/01/1998 and expanded upon effective 01/01/2007. Well Child Care and Well Adult Care is not subject to the annual deductible. Further information on wellness coverage can be viewed on Pages 27-28 of the Employee Health Plan document.
- Gastric Bypass: Gastric Bypass Surgery is covered by the Plan, but the patient must meet the requirements set forth on Pages 25-26 of the Employee Health Plan document.
- Spinal Decompression Therapy: This therapy is not specifically excluded under the Plan and may be covered if it meets medical necessity. A preliminary determination of medical necessity could be done by contacting KPHA.
- Diabetic Supplies: Diabetic or diabetes supplies are covered under the Prescription Coverage portion of the Plan as listed on Page 3 of the Employee Health Plan document. Walgreens Health Initiatives (WHI), the prescription company, should be contacted for information regarding the co-pays and coverage of these supplies.
- Hearing aids: Hearing aids are not covered and are a standard benefit exclusion for most insurance plans. The exclusion for hearing aids can be found on Page 31 of the Employee Health Plan document.
- Acupuncture: Acupuncture is not covered per Page 31 of the Employee Health Plan document. The exclusion of acupuncture dates back to 01/01/2004 when the Monroe County BOCC took measures to ensure the solvency of the Plan.

You can view the Employee Health Plan document at:

http://monroecofl.virtualtownhall.net/Pages/MonroeCoFL_GroupInsurance/PDFs/Employee%20Health%20Plan%20Document%20eff.%20010107.PDF

Contact Information:

Wells Fargo TPA	1-800-624-8605
Keys Physician Hospital Alliance (KPHA)	1-800-400-0984 of (305) 294-4599
Walgreens Health Initiatives (WHI)	1-800-207-2568
Monroe County Benefits Office	(305) 292-4446

Coming soon...

Dates and locations for the next Health Fair will be announced soon.

Stay Tuned!

COMP CORNER

The Comp Corner will return next month.

Injured workers are encouraged to visit the Division of Workers' Compensation website at www.fldfs.com/wc where you will find extensive information such as publications, a number of databases, rules, and forms that will give you a better understanding of workers' compensation.